

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gino M Ginocchetti
Tammy L. Ginocchetti
Debtors

Case No. 13-01140-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: TWilson
Form ID: 3180W

Page 1 of 2
Total Noticed: 38

Date Rcvd: May 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2018.

db/jdb
cr +Gino M Ginocchetti, Tammy L. Ginocchetti, 90 Susquehanna Avenue, Dallas, PA 18612-1522
cr +Luzerne County Federal Credit Union, 20 Pennsylvania Avenue, Wilkes-Barre 18701-3503
cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
4273264 +UFCW Federal Credit Union, 377 Wyoming Avenue, PO Box 258, Wyoming, PA 18644-1821
4363359 +Cross Valley Federal Credit Union, 640 Baltimore Drive, Wilkes-Barre, PA 18702-7943
4273267 +Dominick P. Pannunzio, Esquire, 240 Main Street, Dupont, PA 18641-2014
4273268 +Engle Eyewear, Inc., 1100 Highway 315, Plaza 315, Wilkes-Barre, PA 18702-6943
4298248 +FBCS, Inc., 2200 Byberry Road, Suite 120, Hatboro, PA 19040-3739
4273269 +FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
4273274 +First National Bank of PA, 4140 E State Street, Hermitage, PA 16148-3401
4363276 +Luzerne County FCU, 200 North River Street, Wilkes-Barre, PA 18711-1001
+Luzerne County Federal Credit Union, 20 Pennsylvania Avenue, Penn Place,
Wilkes-Barre, PA 18701-3503
4645902 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
4273276 +Northland Group, Inc., P O Box 390846, Minneapolis, MN 55439-0846
4273277 +Ocwen Loan Servicing, P O Box 780, Waterloo, IA 50704-0780
4346535 +Ocwen Loan Servicing, LLC., ATT: BANKRUPTCY DEPT., 1100 VIRGINIA DRIVE, SUITE 175,
FORT WASHINGTON, PA 19034-3278
5013071 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129-2386
5013072 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
4273278 +Sterling Credit Corporation, P O Box 675, Spring House, PA 19477-0675
4273279 +UFCW Federal Credit Union, 377 Wyoming Avenue, Wyoming, PA 18644-1821

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4273258 EDI: APNIRECOVERY.COM May 14 2018 23:08:00 Afni, Inc., 1310 Martin Luther King Drive,
P O Box 3427, Bloomington, IL 61702-3427
4287999 +EDI: ACCE.COM May 14 2018 23:08:00 Asset Acceptance LLC, PO Box 2036,
Warren MI 48090-2036
4273259 EDI: BANKAMER.COM May 14 2018 23:13:00 Bank of America, P O Box 982235,
El Paso, TX 79998
4273261 E-mail/Text: bankruptcy@cavps.com May 14 2018 19:19:40 Cavalry Portfolio Service,
P O Box 27288, Tempe, AZ 85285
4273263 +E-mail/Text: bankruptcy@cfstco.com May 14 2018 19:19:41 CFS II,
2488 E 81st Street, Suite 500, Tulsa, OK 74137-4214
4340943 EDI: BL-BECKET.COM May 14 2018 23:13:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4273260 +EDI: CAPITALONE.COM May 14 2018 23:13:00 Capital One/Best Buy, P O Box 5253,
Carol Stream, IL 60197-5253
4274472 +E-mail/Text: bankruptcy@cavps.com May 14 2018 19:19:40 Cavalry Portfolio Services,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
4278452 +EDI: TSYS2.COM May 14 2018 23:13:00 Department Stores National Bank/Macys,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
4275870 E-mail/Text: bankruptcy@cfstco.com May 14 2018 19:19:41 Favorable Debt Solutions LLC,
c/o CFS II Inc, 2488 E 81st Street, Suite 500, Tulsa, Oklahoma 74137-4214
4273271 +EDI: CBSKOHLS.COM May 14 2018 23:08:00 Kohls/Capital One, P O Box 3115,
Milwaukee, WI 53201-3115
4341366 EDI: RESURGENT.COM May 14 2018 23:13:00 LVNV Funding, LLC its successors and assigns as,
assignee of HSBC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4341377 EDI: RESURGENT.COM May 14 2018 23:13:00 LVNV Funding, LLC its successors and assigns as,
assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
4273273 +EDI: RMSC.COM May 14 2018 23:13:00 Lowes/GECRB, P O Box 965005, Orlando, FL 32896-5005
4273272 +EDI: RMSC.COM May 14 2018 23:13:00 Lowes/GECRB, Attn Bankruptcy Dept, P O Box 103104,
Roswell, GA 30076-9104
4273275 +EDI: TSYS2.COM May 14 2018 23:13:00 Macys, P O Box 8218, Mason, OH 45040-8218
4346008 EDI: PRA.COM May 14 2018 23:08:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk, VA 23541
4279343 E-mail/Text: ebn@vativrecovery.com May 14 2018 19:19:17 Palisades Acquisition IX LLC,
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX LL,
PO Box 40728, Houston, TX 77240-0728

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4273270 Jennifer Ginocchetti

cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096, Dallas, TX 75261-9741)

4273262* ++CAVALRY PORTFOLIO SERVICES LLC, 500 SUMMIT LAKE DR, STE 400, VALHALLA NY 10595-2322
(address filed with court: Cavalry Portfolio Service, P O Box 27288, Tempe, AZ 85285)

4273265* +Cross Valley Federal Credit Union, 640 Baltimore Drive, Wilkes-Barre, PA 18702-7943

4273266* +Cross Valley Federal Credit Union, 640 Baltimore Drive, Wilkes-Barre, PA 18702-7943

4645903* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)

4273280* +UFCW Federal Credit Union, 377 Wyoming Avenue, Wyoming, PA 18644-1821

4273281* +UFCW Federal Credit Union, 377 Wyoming Avenue, Wyoming, PA 18644-1821

4273282* +UFCW Federal Credit Union, 377 Wyoming Avenue, Wyoming, PA 18644-1821

cr ##Cross Valley Federal Credit Union, East Mountain Corporate Center, 640 Baltimore Drive, P.O. Box 597, Wilkes-Barre, PA 18703-0597

TOTALS: 1, * 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage, LLC. bkgroup@kmlawgroup.com
Jason Paul Provinzano on behalf of Creditor Cross Valley Federal Credit Union
MyLawyer@JPPLaw.com, G17727@notify.cincompass.com
Jerome B Blank on behalf of Creditor Ocwen Loan Servicing, LLC pamb@fedphe.com
John Fisher on behalf of Creditor UFCW Federal Credit Union johnvfisher@yahoo.com, fisherlawoffice@yahoo.com
John Fisher on behalf of Creditor Luzerne County Federal Credit Union johnvfisher@yahoo.com, fisherlawoffice@yahoo.com
Joseph P Schalk on behalf of Creditor Ocwen Loan Servicing, LLC jschalk@barley.com, sromig@barley.com
Joshua I Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Lisa M. Doran on behalf of Debtor 2 Tammy L. Ginocchetti ldoran@dorananddorand.com
Lisa M. Doran on behalf of Debtor 1 Gino M Ginocchetti ldoran@dorananddorand.com
Thomas I Puleo on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1 **Gino M Ginocchetti**
First Name Middle Name Last Name
Debtor 2 **Tammy L. Ginocchetti**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1211**
EIN ____-____-____
Social Security number or ITIN **xxx-xx-3437**
EIN ____-____-____

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:13-bk-01140-JJT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gino M Ginocchetti
aka Gino Mario Ginocchetti

Tammy L. Ginocchetti
fka Tammy L Jones

**By the
court:**

May 14, 2018



Honorable John J. Thomas
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.